

UTAH COUNTIES INSURANCE POOL

BOARD OF TRUSTEES MEETING

Thursday, January 20, 2011, 12:00 p.m.

UCIP Offices, 10980 S. Jordan Gateway, South Jordan, UT

AGENDA

12:00 Lunch Provided

12:30 Call to Order

Kay Blackwell

ITEM ACTION

1 Review/Excuse Board Members Absent

Kay Blackwell

2 Approve December 16 Meeting Minutes

Steve Wall

3 Board Appointment Interviews

Jim Eardley

4 Appoint Third Class County Representative to the Board

Kay Blackwell

5 Appoint Law Enforcement Committee Chair to the Board

Kay Blackwell

6 Review/Approve Endorsement: *Property Deductible*

Johnnie Miller

7 Ratification and Approval of Payments and Credit Card Transactions

Steve Wall

8 Set Date and Time for Closed Meeting
to Discuss Character, Professional Competence, Physical/Mental Health of an Individual

Kay Blackwell

9 Action on Personnel Matters

Kay Blackwell

10 Set Date and Time for Closed Meeting
to Discuss Pending or Reasonably Imminent Litigation

Kay Blackwell

11 Action on Litigation Matters

Kent Sundberg

12 INFORMATION

13 Chief Executive Officer's Report

Johnnie Miller

14 Loss Control Manager's Report

Mark Brady

15 Other Business

Kay Blackwell

Electronic Meeting Notice: 888-447-7153, Participant Passcode: 2261240

Entity: Utah Counties Insurance Pool

Public Body: Board of Trustees

Subject: Insurance

Notice Title: Board of Trustees Meeting

10980 S. Jordan Gateway

Meeting Location: South Jordan 84095

Notice Date & Time: January 20, 2011
12:30 PM - 4:00 PM

Description/Agenda:

Call to
Order
Review/Excuse Board Members Absent
Approve December 16 Meeting Minutes
Board Appointment Interviews
Appoint Third Class County Representative to the Board
Appoint Law Enforcement Committee Chair to the Board
Review/Approve Endorsement: Property Deductible
Ratification and Approval of Payments and Credit Card Transactions
Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual
Action on Personnel Matters
Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation
Action on Litigation Matters
Chief Executive Officer's Report
Loss Control Manager's Report
Other Business

Notice of Special Accommodations:

In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this meeting should notify Sonya White at the Utah Counties Insurance Pool, PO Box 760, Midvale, UT 84047, or call 800-339-4070, at least three days prior to the meeting.



Utah Counties Insurance Pool
Supporting Your Goals Since 1992

BOARD OF TRUSTEES MEETING MINUTES

January 20, 2011, 12:30 p.m.
UCIP Offices, South Jordan, UT

BOARD MEMBERS PRESENT

Kay Blackwell, *President*, Piute County Commissioner
Jim Eardley, *Vice President*, Washington County Commissioner
Steve Wall, *Secretary-Treasurer*, Sevier County Clerk-Auditor
Bruce Adams, San Juan County Commissioner
Craig Dearden, Weber County Commissioner
Brad Dee, Weber County Human Resources Director
Jerry Hurst, Tooele County Commissioner
Bret Millburn, Davis County Commissioner
Kent Sundberg, Utah County Deputy Attorney

BOARD MEMBERS VIA TELEPHONIC CONFERENCE

Gary Anderson, Utah County Commissioner
Karla Johnson, Kane County Clerk-Auditor

MEMBERS PRESENT

LuAnn Adams, Box Elder County Commissioner
Reed Erickson, Iron County Administrator
Marilyn Gillette, Tooele County Clerk
Cameron Noel, Beaver County Sheriff

OTHERS PRESENT

Mark Brady, UCIP Loss Control Manager
Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Manager of Administration

Call to Order

Kay Blackwell called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 12:30 p.m. on January 20, 2011 and welcomed all in attendance.

Review/Excuse Board Members Absent

All Board Members were present, or participating via telephonic conference, at this meeting.

Approve December 16 Meeting Minutes

The minutes of the Board of Trustees meeting held December 16, 2010 were previously sent to the Board Members for review. Steve Wall requested that *acclimation* be changed to *acclamation* under agenda item: *Elect 2011 Officers*, page two. Steve Wall requested that *Worker Compensation* be changed to *Workers Compensation* under agenda item: *Review/Approve 2011 Workers Compensation Fund Premium*, page three. Steve Wall requested that *per hour* be added after the rates under agenda item: *Action on Litigation Matters*, page four. Steve Wall made a motion to approve the December 16, 2010 meeting minutes as corrected. Jerry Hurst seconded the motion, which passed unanimously (see attachment number one).

Board Appointment Interviews

Jim Eardley explained that three county employees have provided a written request to be considered for the unexpired term of the Third Class County Representative (see attachment numbers two, three and four). Pursuant to the Interlocal Cooperation Agreement Section 5.7, *Any vacancy in the position of an Elected Trustee may be filled by majority vote of the remaining Trustees until the next annual*

meeting of the Members, at which time the Members shall elect a person to fill the vacancy for the unexpired term. Jim introduced and the Board Members interviewed Marilyn Gillette, Tooele County Clerk; LuAnn Adams, Box Elder County Commissioner; and Reed Erickson, Iron County Administrator. Jim explained that two county sheriffs have provided a written request to be considered for the Chair of the Law Enforcement Committee (see attachment numbers five and six). Jim introduced and the Board Members interviewed Cameron Noel, Beaver County Sheriff. Lynn Nelson, Cache County Sheriff sent a request withdrawing his request to be considered.

Appoint Third Class Counties Representative to the Board

Steve Wall made a motion to appoint Marilyn Gillette to fill the unexpired term of the Third Class County Representative on the UCIP Board of Trustees. Jerry Hurst seconded the motion, which passed unanimously.

Appoint Law Enforcement Committee Chair to the Board

Brad Dee made a motion to appoint Cameron Noel to serve as the Chair of the Law Enforcement Committee. Kent Sundberg seconded the motion, which passed unanimously.

Review/Approve Endorsement: Property Deductible

The Property Deductible Endorsement was previously sent to the Board Members for review (see attachment number seven). Johnnie Miller explained that by endorsement, Member deductibles are listed separately if requested and approved at a higher limit. Bruce Adams made a motion to approve Endorsement Number 24, Property Deductible as written. Craig Dearden seconded the motion, which passed unanimously.

Ratification and Approval of Payments and Credit Card Transactions

Steve Wall reviewed the payments made, payments to be made (see attachment number eight) and credit card transactions with the Board. Steve Wall made a motion to approve the payments made, payments to be made and credit card transactions. Craig Dearden seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Bruce Adams made a motion to strike agenda item: *Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. Bret Millburn seconded the motion, which passed unanimously.

Action on Personnel Matters

Bruce Adams made a motion to strike agenda item: Action on Personnel Matters. Bret Millburn seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Jim Eardley made a motion to set date and time for a closed meeting to discuss pending or reasonably imminent litigation at 1:40 p.m. on January 20, 2011. Bret Millburn seconded the motion, which passed unanimously. Board Members present at the closed meeting were: Kay Blackwell, Jim Eardley, Steve Wall, Bruce Adams, Gary Anderson, Craig Dearden, Brad Dee, Jerry Hurst, Bret Millburn, Cameron Noel and Kent Sundberg. Karla Johnson participated via telephonic conference. Mark Brady, Johnnie Miller and Sonya White were also present.

The regular meeting resumed at 1:50 p.m. on January 20, 2011.

Action on Litigation Matters

Kent Sundberg made a motion to retain Mike Homer of Suitter Axland for the Member-wide defense of claims filed with the Antidiscrimination Division of the Utah Labor Commission and their position that current county ordinances are discriminatory. Jerry Hurst seconded the motion, which passed, Brad Dee recused.

Chief Executive Officer's Report

Johnnie Miller reported that staff met with the Workers Compensation Fund (WCF) representatives, over the UCIP account, to review losses, ratios, pricing and training for the UCIP Members. UCIP experienced three death losses in 2010 totaling \$2.9 million. The WCF Loss Control Manager will provide a report to the Board at its next meeting.

Johnnie reported that staff met with UCIP's account representative from Mountain View to submit its first Medicare test report. All auto and no-fault bodily injury claimants that qualify for Medicare must be submitted by March 15, 2011 to avoid penalties. Penalties collected by the Federal Government are used to fund the States Children's Health Insurance Program (SCHIP).

Johnnie reported that staff is working on a Newsletter for its Members. The Pool Post will be circulated mid-February.

Johnnie reported that staff has set the dates and scheduled facilities for all 2011 training sessions. Agendas are set for the Facilities Management Conference, Insurance Coordinator's Workshop, Planning and Zoning Conference and the Personnel Workshop.

Loss Control Manager's Report

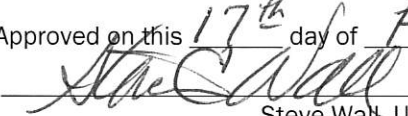
A list of the programs, services, visits and inspections, training and consulting and loss statistics were previously sent to the Board for review (see attachment number nine). Mark Brady reported that he has been testing several different Human Resource programs that will provide improved support to the Member Counties. UCIP has decided to purchase HR Law for its Members. Case law updates, model policies, forms, HR expertise and legal resources will be available online to UCIP Members.

Other Business

The AGRIP Spring Conference is scheduled for March 14-16 (see attachment number ten). Trustees who are interested in attending will contact Sonya White.

From the Business Insurance magazine, January 3 edition, an article on Health Reform states that some employers will drop coverage when the new insurance exchanges begin (see attachment number eleven).

The next meeting of the Board of Trustees is scheduled for February 17, 2011 at 12:00 p.m. at the UCIP Offices in South Jordan.

Approved on this 17th day of February 2011

Steve Walt, UCIP Secretary-Treasurer

Mary

Reed ~~set~~

Marilyn Givette

La ANN

Lillian Adams

LOU ANN

Mary

Liana Adams

Mary

Mary

Reed Ericson

-----Original Message-----

From: mgillette@co.tooele.ut.us [mailto:mgillette@co.tooele.ut.us]

Sent: Tuesday, November 16, 2010 2:17 PM

To: Sonya White

Subject: Board Appointment

Sonya:

I would be very interested in running for the position of Third Class Counties Representative.

Marilyn

Marilyn K. Gillette

Tooele County Clerk

47 So. Main - Suite #318

Tooele, UT 84074

435-843-3148 - Work

435-830-5463 - Cell

From: Luann Adams [mailto:LAdams@boxeldercounty.org]

Sent: Monday, December 06, 2010 10:44 AM

To: Sonya White

Subject: UCIP BOARD

Sonya,

I am interested in being a representative on the UCIP Board for the Third-Class Counties.

LuAnn Adams

Box Elder County Commissioner



Administrator's Office 82 North 100 East, Suite 204 Cedar City, Utah 84720
Office: (435) 865-5380 Fax: (435) 865-5389

December 21, 2010

Sonya White
Manager of Administration
Utah Counties Insurance Pool
PO Box 95730
South Jordan, UT 84098-0730

Dear Sonya,

Please forward my letter of interest to fill the unexpired term of Commissioner Wayne Smith on the Board of Trustees, representing the Third-Class Counties, to the appropriate individuals. My interest in filling this vacancy comes from interacting closely with Commissioner Smith and learning about his passion for the issues that he and the other board members have been addressing over the period of his term.

Wayne and I have often discussed the critical role UCIP plays for Utah Counties and the importance of board members who understand local government with its associated risks and liabilities. Knowing of my interests, he has encouraged me to apply and I believe with my 23 years of service as a local government administrator and land use planner, I can bring valuable professional experience to the table. I am currently employed as the Iron County Administrator and would be available for regular participation on the third Thursdays of each month, as well as additional conferencing, as needed. I have witnessed the valuable role UCIP has played in Iron County government and wish to serve the Board in recognition of our appreciation for the breath of professional insurance services provided to Iron County over the years.

I would come to the Board with no agenda or intent to change what I understand and believe is a sound and well managed organization. I appreciate your consideration of my application and will be happy to attend your January 20th Board Meeting, if invited.

If I can provide additional information, please let me know at your convenience.

Sincerely,

Reed Erickson
Iron County Administrator
435-463-9000 mobile
reed@ironcounty.net



Cameron M. Noel
Sheriff

2270 South 525 West
P.O. Box 391
Beaver, Utah 84713

Business Office: (435) 438-2467
Civil Process: (435) 438-2466
Dispatch: (435) 438-2862
Fax: (435) 438-5206

Beaver County Sheriff's Office



November 26, 2010

Utah Counties Insurance Pool
Board of Trustees
PO Box 95730,
South Jordan, Utah 84095-0730

Dear UCIP Board:

I have been in law enforcement for over 20 years and was recently elected unopposed to my second term as Sheriff of Beaver County. I have enjoyed working with the staff of UCIP and would like to be considered for the position for chair of the Law Enforcement Committee on your board. I have a willingness to serve and would be available for all board meetings regardless of the location. I feel I have a lot to offer the board and would appreciate you considering me for this open position.

Please feel free to contact me at any time and I look forward to hearing from you in the near future.

A handwritten signature in blue ink, appearing to be "C. Noel".

Cameron M. Noel
Sheriff of Beaver County

From: lnelson@cachesheriff.com [mailto:lnelson@cachesheriff.com]

Sent: Monday, November 15, 2010 2:57 PM

To: Sonya White

Subject: Board Appointment

Sonya,

I'm interested in serving as the Law Enforcement Committee Chair on the UCIP Board of Trustees.

Lynn Nelson

Cache County Sheriff

Sonya White

Subject: Sheriff Nelson

From: Lynn Nelson [mailto:lnelson@cachesheriff.com]

Sent: Friday, January 14, 2011 3:30 PM

To: Sonya White

Subject: RE: Invitation to Attend, Jan 20

Sonya,

If it is alright, I would like to withdraw my name for consideration for the Board of Trustees. I have recently been appointed to the National Sheriffs' Association Board of Directors. I also feel that Sheriff Decker would make an excellent choice.

Please express my appreciation to the board for considering me in this position. If I can assist in another smaller capacity please let me know.

Lynn

Utah Counties Insurance Pool

Endorsements

Endorsement No. 24

PROPERTY DEDUCTIBLE

This endorsement attaches to and forms part of the Bylaws Coverage Addendum No. UCIP-11.100

The effective date of this endorsement is January 1, 2011.

Part V.7.2.a (vi) is deleted and replaced with the following:

For all other Flood losses, the deductible shall be:

Davis County	\$100,000
All other members	\$1,000

In addition, Part V.7.2.b. All Other Perils is deleted and replaced with the following:

As respects losses from any other peril, a per occurrence deductible as scheduled below for all Locations, and coverages, combined shall apply, except automobile physical damage, a \$1,000 per vehicle per occurrence deductible shall apply.

Davis County	\$100,000 except mobile equipment \$500
All other members	\$500

All deductibles listed are per occurrence.

Subject otherwise to all terms, clauses and conditions of this Addendum.

Utah Counties Insurance Pool
Payments
December 17, 2010 - January 20, 2011

Type	Date	Num	Name	Memo	Amount
ML Expense					
Liability Check	12/30/2010		QuickBooks Payroll Service	Created by Payroll Services on 12/22/2010	-13,730.28
Check	12/31/2010			Service Charge	-22.33
Liability Check	1/13/2011		QuickBooks Payroll Service	Created by Payroll Services on 01/11/2011	-13,117.64
Liability Check	12/31/2010	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 270076500225578	-4,598.44
Liability Check	12/31/2010	ONLINE	Utah Retirement Systems	Unit No: 864 (DEC 2010)	-6,777.61
Liability Check	12/31/2010	ONLINE	Nationwide Retirement Solutions	Entity: 644013	-2,115.34
Liability Check	1/14/2011	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 270141480541019	-4,962.60
Check	12/27/2010	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-772.96
Check	12/27/2010	VISA	Wells Fargo	Account Number: 4856 2002 0869 3567	-1,019.78
Check	12/27/2010	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-1,175.24
Check	12/23/2010	5811	Mark W. Brady	Mileage Reimbursement	-54.40
Check	12/23/2010	5812	Lisa O. Brown	Mileage Reimbursement	-13.00
Check	12/23/2010	5813	Korby M. Siggard	Mileage Reimbursement	-74.70
Check	12/23/2010	5814	Wayne Smith	Expense Reimbursement	-210.00
Check	12/23/2010	5815	Steven Wall	Mileage Reimbursement	-147.00
Check	12/23/2010	5816	Kent Sundberg	Mileage Reimbursement	-40.00
Check	12/23/2010	5817	Jerry Hurst	Mileage Reimbursement	-45.00
Check	12/23/2010	5818	Steve White	Mileage Reimbursement	-38.00
Check	12/23/2010	5819	Gerald Hess	Mileage Reimbursement	-32.00
Check	12/23/2010	5820	Kay Blackwell	Expense Reimbursement	-192.00
Check	12/23/2010	5821	Brad Dee	Mileage Reimbursement	-53.00
Check	12/23/2010	5822	Bruce Adams	Expense Reimbursement	-305.43
Check	12/23/2010	5823	Jim Eardley	Mileage Reimbursement	-300.00
Check	12/23/2010	5824	Ken Bischoff	Mileage Reimbursement	-70.00
Bill Pmt -Check	12/23/2010	5825	Office Depot	Invoice Number: 545051302001	-2.53
Bill Pmt -Check	12/23/2010	5826	Media One of Utah	Account Number: 9001366989	-166.28
Bill Pmt -Check	12/23/2010	5827	Office Depot	Invoice Number: 545051301001	-115.08
Bill Pmt -Check	12/23/2010	5828	White Brother's Sales	Invoice Number: 4772	-160.00
Liability Check	12/31/2010	5829	Utah State Tax Commission	Account ID: 12327158003WTH	-1,724.10
Check	12/31/2010	5830	PEHP-LTD	Coverage Period: December 2010	-237.97
Bill Pmt -Check	1/1/2011	5831	Workers Compensation Fund	WC Joint Purchase 2011, Proposal: 3127814	-1,517,181.39
Liability Check	12/31/2010	5832	Public Employees Health Program	Policy Number 1076 (SEPT)	-6,723.64
Bill Pmt -Check	12/31/2010	5833	Media One of Utah	Account Number: 9001366989	-22.50
Bill Pmt -Check	12/31/2010	5834	Office Depot	Invoice Number: 545777582001	-91.20
Bill Pmt -Check	12/31/2010	5835	Paetec	Invoice Number: 1956652	-682.59
Bill Pmt -Check	12/31/2010	5836	Arthur J. Gallagher & Co.	Invoice Number: 93998	-5,302.95
Bill Pmt -Check	1/5/2011	5837	Arthur J. Gallagher & Co.	Invoice Number: 93772	-30,526.00
Bill Pmt -Check	1/5/2011	5838	County Reinsurance, Limited	Excess Liability January 1, 2011-2012	-898,764.00
Bill Pmt -Check	1/5/2011	5839	DRI	VOID: ID Number: 262898	0.00
Bill Pmt -Check	1/5/2011	5840	Larson & Rosenberger	Invoice Number: 56270	-1,200.00
Bill Pmt -Check	1/5/2011	5841	Public Risk Management Association	Membership Number: 11101770	-385.00
Bill Pmt -Check	1/5/2011	5842	Revco Leasing Company, LLC	Invoice Number: 254760	-815.89
Bill Pmt -Check	1/5/2011	5843	Utah PRIMA	2011 UT Chapter Dues	-100.00
Bill Pmt -Check	1/5/2011	5844	Western AgCredit	Invoice Number: 1-2011	-10,788.00
Bill Pmt -Check	1/5/2011	5845	DRI	ID Number: 262898	-235.00
Liability Check	1/20/2011	5846	Opticare of Utah	VOID: Invoice Number: 4596	0.00
Check	1/20/2011	5847	Lisa O. Brown	Expense Reimbursement	-5.13
Bill Pmt -Check	1/20/2011	5848	County Reinsurance, Limited	Workers Comp Payroll Audit 2009	-22,078.00
Bill Pmt -Check	1/20/2011	5849	Office Depot	Invoice Number: 546748479001	-162.93
Bill Pmt -Check	1/20/2011	5850	Pitney Bowes Global Financial Services	Invoice Number: 1528795-JA11	-199.00
Bill Pmt -Check	1/20/2011	5851	Purchase Power	Account Number: 8000-9090-018-5759	-230.00
Liability Check	1/20/2011	5852	Opticare of Utah	Invoice Number: 4596	-76.02
Total ML Expense					-2,547,841.95
TOTAL					-2,547,841.95

LOSS CONTROL MANAGER'S REPORT

JANUARY 2011

Mark Brady
Loss Control Manger
UCIP Board Meeting
20 January 2011

I. Risk Awareness Program Implementation

Beginning this year, five Counties will be participating in the RAP. Preliminary reports from the pilot county (Tooele) indicate a reduction in loss and number of claims. A full report on the first six months of the pilot program will be given at the April Board Meeting.

The other 4 counties participating are: Emery, Iron, San Juan, and Sevier.

II. A New Human Resources Service for Our Counties

Questions regarding personnel issues constitute over half of the calls I receive from County Officials. Over the past couple of months, I have been working with HR Laws, a division of M. Lee Smith Publishers to provide Counties access to an online Human Resources tool that provides case law updates, model policies, forms, HR expertise and legal resources to HR departments.

This service was made available to us for \$630 this year and includes a caselaw update that I have been paying over \$370 annually to receive. I have opted to discontinue three other reporters: ADA Compliance Guide, FLSA Handbook, and the FMLA Handbook, which have a combined cost of over \$1200 annually. This results in a net savings of \$840 dollars. At the same time, the service will provide improved HR support for our counties.

We are asking our HR directors to use and evaluate the tool to make sure that the tool's purchase is warranted. It is anticipated that this will be a welcome resource for our mid-sized to smaller counties.

III. Loss Reports/Risk Reviews for Counties

Last year I visited with the insurance coordinator/risk manager for each County. At that time I gave them a partial year summary loss report that highlighted severe or common claims. Each County will receive an updated, three-year summary loss report which will help identify significant trends for the County and which will compare them with overall trends of similarly sized Counties and the Pool over all.

I will be continuing to consult with each County on the need for training or other services. And will visit each County at least once for risk assessment this year.

IV. Best Practices

At the Annual Membership Meeting we recognized those Counties that continued to evidence their participation in the program. I believe it to be desirable to continue to recognize those Counties that participate. The principles at the heart of program continue to remain viable and necessary components of a healthy Risk Management Program.

This year, I have a plan to rework the program to develop it as more of a resource—providing reasons for each requirement and sample forms and policies for each section. There will still be a checklist, but the focus will be on developing a deeper and more useful Risk Management tool.

V. Conferences

Facilities Management Conference—March 22-23, Provo.

This year we are adding a second day to detail issues related to remodeling, putting on an addition, and new construction.

Planning & Zoning Conference—April 26-27, Provo.

We are adding a second day to this workshop as well in order to address the need expressed by some to have some basic training in addition to our legal update and topical discussions.

Personnel Workshop—May 11-12, St. George.

This is our continuing two-day conference targeting HR heads and supervisors.

Risk Management Conference—August 16-18, Cedar City.

This year will be focusing on recognition and analysis of County exposures in the areas of Law Enforcement, Human Resources, Jail Operations, Public Works, Road Operations, Facilities, and other operations. Our goal with this conference is to prepare our Risk Managers to develop strong Risk Management teams in a coordinated effort to reduce risk of loss.

VI. Loss Control Services

On-Site Inspections or Surveys.

Inspections are for the purposes of general safety issues, condition of facilities, and ADA accessibility. I can recommend cost-effective methods to prevent accidents, promote safety and reduce the overall exposure to accidental losses.

Risk Management Training/Consultation

I provide training Risk Management assistance for members in the following areas:
Infrastructure Liability & Loss

- Parks and Recreation
- Property Damage Control & Safety Systems
- Senior Citizens Center Safety
- Streets, Sidewalks & Road Signs
- Zoning and Land Use

General Risk Management

- Risk Management Process
- Risk Identification & Analysis
- Loss Control Techniques
- Defensive Driving
- Drug & Alcohol Abuse Recognition
- Emergency Response Planning

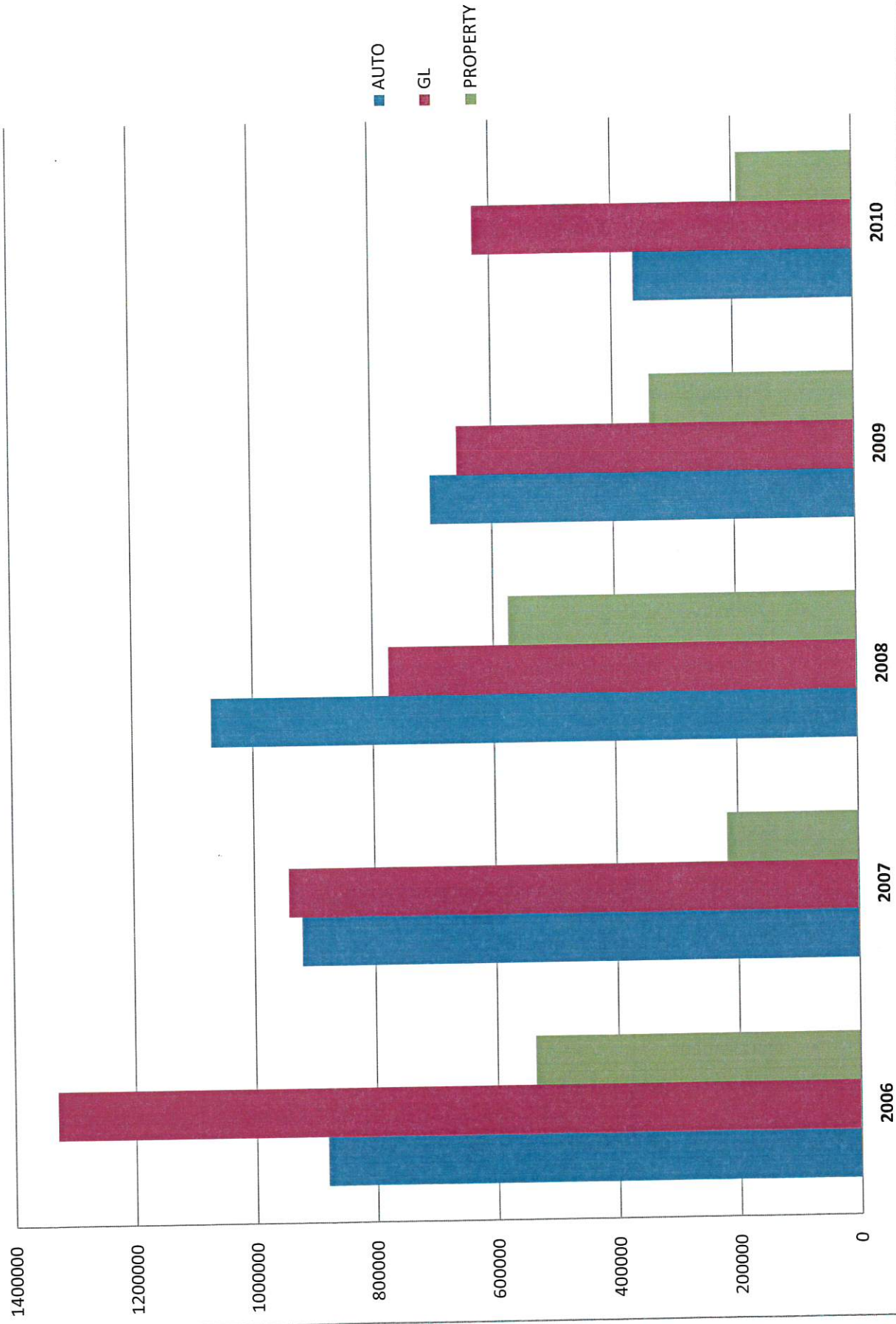
Human Resources Liability

- Americans with Disabilities Act
- Civil Rights Liability
- Contractual Liability
- Drug Free Work Place
- Discipline, Documentation & Recordkeeping
- Employee Evaluations
- Employee Hiring/Termination
- Fair Labor Standards Act
- Family and Medical Leave Act
- General Supervisor Training
- Harassment
- Personnel Policies & Procedures

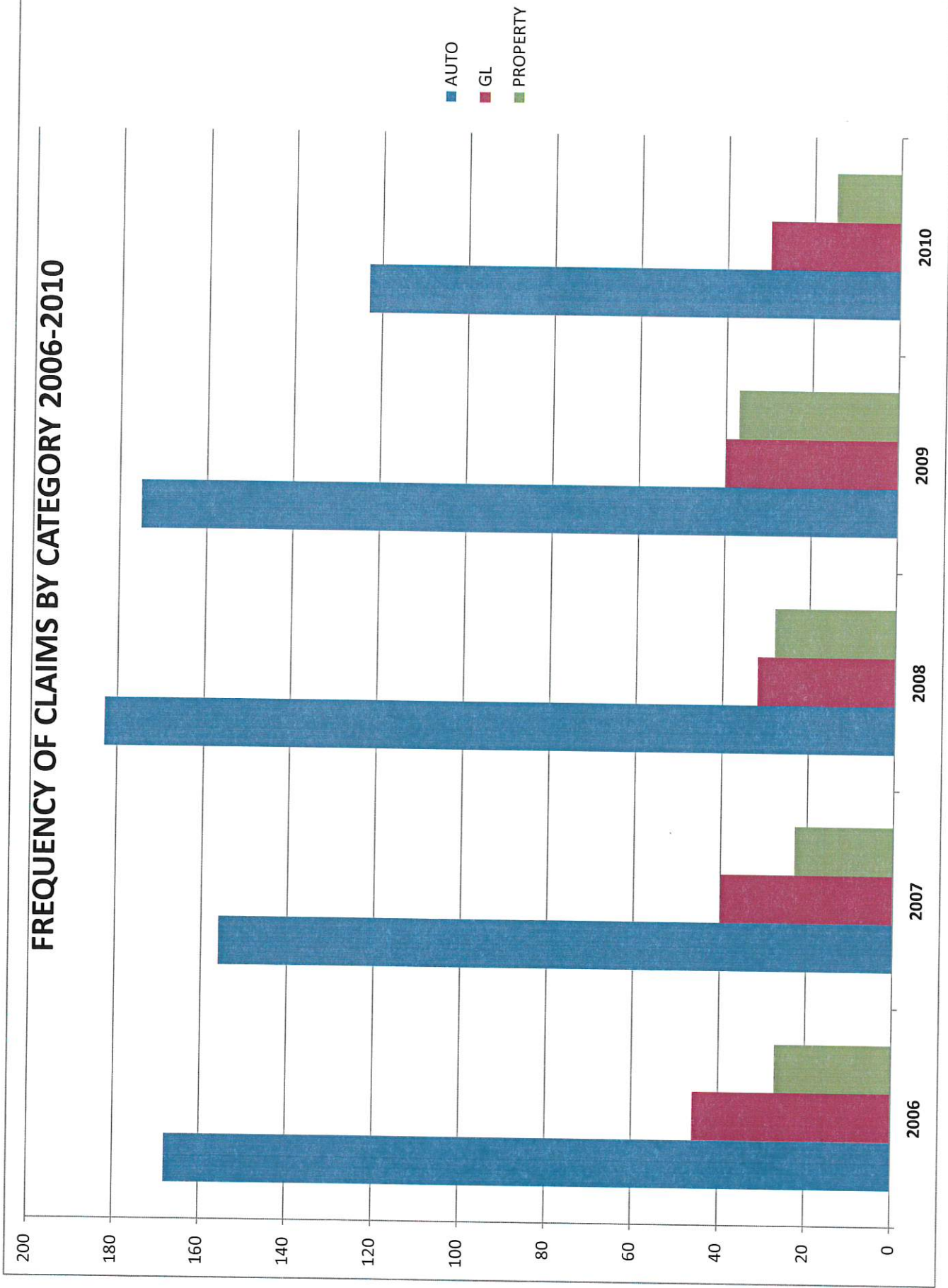
Law Enforcement Liability

- Corrections
- Field Operations

SEVERITY OF LOSS BY CATEGORY 2006-2010



FREQUENCY OF CLAIMS BY CATEGORY 2006-2010





2011 AGRiP Spring Conference

Conference Brochure

A Conference for governing board members, staff, Pool General Counsel, AGRiP Partners and all others who have an interest or stake in the management or operations of public entity risk and benefits pools.



Leading to Serve

Join colleagues from across the U.S. and Canada for a series of diverse sessions to help pool officials lead their pools to even greater service for their membership.

March 14-16, 2011

Hilton Clearwater Beach Resort

Clearwater, FL

Make Hotel Reservations and Register online at www.agrip.org

2011 AGRiP Spring Conference

Leading to Serve

Conference Schedule

(see Pages 3 & 4 for session descriptions)

Sunday, March 13

- 1:30 - 7:00 pm Registration and Reading Room Opens
- 6:00 - 7:30 pm Opening Reception

Monday, March 14

- 7:30 am Registration and Reading Room Opens
- 8:00 - 9:00 am Continental breakfast
- 8:30 am First Time Attendee Coffee with AGRiP Board

9:00 am

WELCOME & OPENING Session
Employee Innovation for Turbulent Times: Humorist: **Scott Friedman, CSP**



10:30 am - Noon

Concurrent Sessions

Understanding Pool Financial Statements

David Glennon, CPA, Partner and **Ryan Donahue**, CPA, CISA,
Manager with the EideBailly office in Fargo, ND.

What if the Municipal Bond Market is the Next Bubble to Burst?

Martin Hacala, Vice President and Claim Department Manager for Genesis

Noon

Lunch

1:15 - 2:15 pm

Concurrent Sessions

Pool Counsel Track Session 1 - More on Municipal Bond Market

Martin Hacala, Vice President and Claim Department Manager for Genesis

Stewardship Reporting Part II- It's More Than Just the Financial Statements and Audit

Deborah Lambert, CPA, CPCU, Managing Partner, and **Jason Sandner**, CPA, Principal,
Johnson Lambert & Co, LLP.

One State's Approach To Pool Surplus and Administrative Expenses

Speaker Yet to be confirmed.

2011 AGRiP Spring Conference

Leading To Serve

Conference Schedule

(see Pages 5 & 6 for session descriptions)

Monday, March 14 - Cont.

2:30 - 3:45 pm

Concurrent Sessions

Finance Officials Roundtable (Continues until 5 pm)

Implications to Pools in the Current Health Care Legislative Process

Geoffrey Beauchamp, General Counsel, to the three Delaware Valley trust pools (PA)

4:00 - 5:15 pm

Concurrent Sessions

The Continuing Evolution of Broker/Reinsurer Relationships

Jenny Emery, retired Senior Vice President of Towers Watson

Pool Counsel Track Session 2 - Taxability of Damages and/or Settlements and IRS Reporting Requirements for Pools

Eugene Sprague, General Counsel for Colorado School Districts Self Insurance Pool

5:15 pm

Open evening

Tuesday, March 15

7:30 am

Registration and Reading Room Opens

7:45 - 8:15 am

Breakfast Buffet

8:15 am

Facilitated discussion groups by lines of coverage

9:15 - 10:30 pm

General Session

What If ?

Guitarist humorist: **Mike Rayburn**

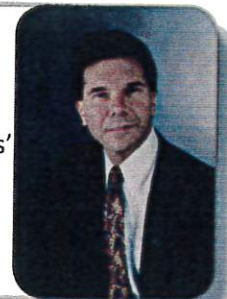


10:30 am - Noon

Keynote Session

Leadership Through the Power of Persuasion

Robert Cialdini, PhD, President of INFLUENCE AT WORK and Regents' Professor Emeritus of Psychology and Marketing at Arizona State University.



Noon

Lunch and **Annual Membership Meeting**

2011 AGRiP Spring Conference

Leading To Serve

Conference Schedule and Session Descriptions

Tuesday, March 15 - Cont.



1:30 - 2:45 pm

Concurrent Sessions

Adjuster and Actuary - Artist and Scientist

Jody A. Gray, President, York Public Entity and
Mujtaba Datto, Actuarial Practice Leader for Aon
Global Risk Consulting.



Underwriting Through the Ages and for Today

Bradley Harmes, Managing Director, National Public Entity Practice, Marsh

3:00 - 4:15 pm



General Session

The Good, the Bad and the Ugly - Social Media in the Workplace

Dan Romine, President & CEO of SocialLogix™ and **Ann Gergen**, Vice
President - Claims and Loss Control, National League of Cities Mutual
Insurance Company (NLC MIC) and Director, NLC Risk Information
Sharing Consortium.

4:15 pm

Sessions conclude for the day

Wednesday, March 16

7:30 am

Registration and Reading Room Opens

7:30 - 8:30 am

Breakfast buffet

8:30 am

Facilitated Discussions by issues

9:45 - 10:15 am

General Session

Developing Confidence In Setting the Loss Fund

Wayne Carlson, Executive Director, Nevada Public Agency Insurance Pool (**NPAIP**) and
Nevada Public Agency Compensation Trust (**PACT**); and **Lloyd Kelley**, Director of
Strategic Consulting, SIGMA Actuarial Consulting Group

11:00 am - Noon

What's New and Next for Public Entity Risk and Benefits Pooling?

Harold Pumford, Chief Executive Officer, AGRiP

12:00 pm

Conference concludes

2011 AGRiP Spring Conference

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Session Descriptions

Monday, March 14

10:30 am - Noon

Concurrent Sessions

Understanding Pool Financial Statements

This session will address the elements and function of financial statements as well as an in-depth tutorial on how to read and understand the notes to the financial statements to fully understand the financial condition, weaknesses and opportunities for the pool. Speakers will also address emerging accounting (GAAP and SAP) rules and provide an overview of the role of information technology in the financial management process.

What if the Municipal Bond Market is the Next Bubble to Burst?

The growing number of defaults and other signs of weakness in the local government debt market suggest that the exposure to securities claims will increase. Many public entity pools providing liability coverage may have unknown exposure for such claims. This session will provide an overview of state and federal securities litigation, including Securities Exchange Commission enforcement activity. It will also examine the coverage issues and exclusions that pools may want to consider as to how much, if any, coverage they want to provide to members for securities claims.

1:15 - 2:15 pm

General Session

Pool Counsel Track Session 1 - More on Municipal Bond Market issues

Stewardship Reporting Part II— It's More Than Just the Financial Statements and Audit

In this follow-up to a session at the 2010 conference, the speakers will highlight the key tools for performing effective financial statement analysis' and monitoring. It will focus on providing those charged with governance the insight to ask the right questions and understand the key financial metrics needed for fiduciary oversight. The session will also review best practices regarding the implementation and monitoring of internal controls over financial reporting.

One State's Approach To Pool Surplus and Administrative Expenses

Within the past two years there have been legislative or regulatory actions regarding public entity pool management organizations in New Hampshire, Kentucky, Washington and other states. This session will review 2010 legislation and subsequent developments in New Hampshire that tasked the state Securities Bureau with analyzing and recommending an actuarially-sound method of determining the line between reserves and surplus for pooled risk management services and the limitation on administrative expenses for pools. The statutes authorizing such pools also require the return of all earnings and surplus "in excess of any amounts required for administration, claims, reserves and purchase of excess insurance to the participating political subdivisions".

2:30 - 3:15 pm

Concurrent Sessions

Finance Officials Roundtable (Continues until 5 pm)

This will be a facilitated discussion of topics of special interest to pool finance staff.

Implications to Pools in the Current Health Care Legislative Process

This session will focus on direct implications to pools as employers or providers of employee benefits coverage programs based on the status of the law, rules and regulations or debate over new legislation transpiring in Congress. Beauchamp has been chair of a special AGRiP committee dissecting the Patient Protection and Affordable Care Act (PPACA) and monitoring the development of state insurance exchanges.

4:00 – 5:00 pm

Concurrent Sessions

Pool Counsel Track Session 2-Taxability of Damages and/or Settlements and IRS Reporting Requirements for Pools

The Continuing Evolution of Broker/Reinsurer Relationships

As pools have evolved since first organized in 1974, so have the relationships between pool officials and their brokers and reinsurers. This session will review this evolution and use the past 25 years to provide a strong foundation in broker/reinsurer issues to those new to public entity risk and benefits pooling; and as a basis to explore how these relationships may evolve in the next quarter of a century.

2011 AGRiP Spring Conference

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Session Descriptions

Tuesday, March 15

9:15 – 10:15 am

General Session

What If.....?

If you need the most from your people; if you need innovation, if you need each associate to reach beyond and become, and create, and generate more than they (or you) ever thought possible, then you may need transformation. That's exactly what Mike Rayburn teaches... no, inspires through his amazing talent.

10:30 am – Noon

Concurrent Sessions

Leadership Through the Power of Persuasion

It is through the influence process that we lead, generate, and manage change. Like most things, the process can be handled poorly or well. It can be employed to foster growth and to move people away from negative choices and in more positive directions; or, it can be used clumsily, reducing the chance for genuine movement and, in the worst of cases, boomeranging into conflict and resentment. In this session, Dr. Cialdini will detail six universal principles of ethical influence—those that are so powerful that they generate desirable change in the widest range of circumstances.

1:30 – 2:45 pm

Concurrent Sessions

Adjuster and Actuary - Artist and Scientist

Imagine the possibilities and positive impact on your program if the art and science of evaluating outstanding liabilities and future costs becomes a collaborative effort between your adjusters and actuary. This session will help attendees to develop an understanding of the relations between claims reserves and the actuary's analysis and how to improve your risk profile by combining the actuary's scientific approach with the adjuster's artistic approach.

Underwriting Through the Ages and for Today

Explore the history and development of approaches to underwriting to create a solid foundation for action in your own pool. Through a case study, attendees will review various dimensions of the underwriting process to be able to develop the individual and distinct underwriting mission for their pool.

3:00 – 4:15 pm

General Session

The Good, the Bad and the Ugly -Social Media in the Workplace

Social media is blurring the line between work and personal activities as more employees log on to sites like Facebook, LinkedIn, Plaxo and Twitter at organizations that embrace social media to communicate with their customers or constituents. This session will discuss the productivity, policy and legal risks associated with the growing use of social media in the work place. Speakers will discuss how to begin to understand the magnitude of a problem in an organization and how to implement policies and tactics to minimize risk and productivity loss.

Session Descriptions

Wednesday, March 16

9:45 – 10:45 am

General Session

Being Confident In Setting the Loss Fund

After a discussion about the AGRiP Advisory Standards regarding financial management and protection against catastrophic losses, speakers will discuss pitfalls to avoid when establishing a loss fund, regardless of the line of coverage. Time will also be devoted to techniques for proactive loss funding and quantitative aspects of setting the loss fund.

11:00 – Noon

General Session

What's New and Next for Public Entity Risk and Benefits Pooling?

Get the latest statistics on the size and scope of public entity risk and benefits pooling and learn about some of the recent activities affecting pool operations and results of the most recent pool staff compensation survey.

2011 AGRiP Spring Conference

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Conference Hotel Information



ABOUT THE HOTEL

Hilton Clearwater Beach Resort
400 Mandalay Avenue
Clearwater Beach, Florida 33767
727-461-3222
Fax 727-461-0610
Reservations 800-753-3954
Website: <http://www.clearwaterbeachresort.com>

Spanning 10 acres along the Gulf of Mexico's shimmering coastline, we invite you to discover the Hilton Clearwater Beach Resort which overlooks one of the world's most brilliant white-sand beaches. Recline in a beach chair and gaze out at the magnificent blue skies. Curl your toes in the soft sand, and let the gulf breezes stir your soul.



- * Nestled on 10 acres of brilliant white-sand coastline, in Clearwater Beach, Florida
- * Overlooking the Gulf of Mexico, next to Pier 60 and across from the marina
- * Within walking distance to Clearwater Beach's best restaurants and activities
- * On site water sports activities, including parasailing, Wave running, and kayaking

HOTEL RESERVATIONS

Please make your reservations by February 11, 2011 to receive the reduced room rate of \$199. Be sure to say you are with AGRiP. Hotel accommodations are the responsibility of each attendee, Conference registration does not secure your room. Make reservations by going to http://www.hilton.com/en/hi/groups/personalized/PIECBHF-ARGGN-20110307/index.jhtml?WT.mc_id=POG.

AIRPORT SHUTTLE

The Hilton is only 20 minutes from St. Petersburg / Clearwater International Airport (PIE) and a half hour from Tampa International Airport (TIA), providing flexibility with flights

CANCELLATION POLICY

6 days prior to arrival, all non-guaranteed reservations will be cancelled. A reservation that has been guaranteed and does not show will be charged one night's room and tax.

*Note: All rates are subject to Florida tax.

2011 AGRiP Activities To Calendar

Thirteenth Annual AGRiP Pooling Track

Held at PRIMA's Annual Conference
June 5-8, 2011
Oregon Convention Center
Portland, OR

AGRiP with CaAJPA

September 7-9, 2011
South Lake Tahoe

Governance & Leadership Conference

October 24-26, 2011
Omni CNN Center
Atlanta, GA

Southwest Risk, it said. Terms of the sale were not disclosed.

Flagstone Re, Swiss Re place cat bonds

Flagstone Reassurance Suisse S.A. has purchased \$210 million of securitized retrocessional coverage against natural disasters from Montana Re Ltd., a special-purpose reinsurer in the Cayman Islands. The coverage protects against losses from hurricanes and earthquakes in the United States, typhoons and earthquakes in Japan, windstorms in Europe and hurricanes in the Cayman Islands. Meanwhile, Swiss Reinsurance Co. has completed a catastrophe bond placement that will give the reinsurer \$106.5 million in protection against losses from European windstorms, earthquakes in California and Japan, and typhoons in Japan.

N.Y. sues Ernst & Young over Lehman dealings

New York state prosecutors have sued Ernst & Young L.L.P., accusing the accounting firm of helping conceal Lehman Bros. Holdings Inc.'s financial woes prior to its September 2008 bankruptcy filing. The civil fraud case seeks more than \$150 million in fees that E&Y received from 2001 to 2008 as Lehman's outside auditor, plus other unspecified damages. The suit does not name any of the Lehman executives who ran the firm when it filed the largest U.S. bankruptcy in history in 2008, at the outset of the global financial crisis.

Boeing risk manager to head Chartis unit

Chartis Inc. said Mark Meyerhoff has been named president of Chartis Aerospace Insurance Services Inc., effective Jan. 24, 2011. Mr. Meyerhoff joins Chartis from Boeing Co., where he most recently was senior director of risk management.

Noted

Brian Duperrault, president and CEO of Marsh & McLennan Cos. Inc., is the 2011 Insurance Hall of Fame honoree, the International Insurance Society Inc. announced.... The China Insurance Regulatory Commission has granted XL Group P.L.C. a license to operate as a property/casualty insurer in Shanghai.... Meanwhile, XL appointed Fielding L. Norton III as senior vp, deputy chief

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ing preventive services—kicked in Jan. 1 for most employers. Given those cost increases, it is not surprising at this stage that employers "are not big fans of health reform," Mr. Webber said. Still, employer attitudes could change when, as Mr. Webber put it, the "second chapter" of the reform law unfolds. That stage begins in 2014, when federal health insurance premium subsidies will be offered to the lower- and middle-income uninsured to buy coverage from commercial insurers offering policies through state health insurance exchanges that are to start operating that year. That new benefit entitlement, plus certain other changes, such as expanding the Medicaid program, could mean another 30 million people will gain coverage, according-

SUPPORT FOR REPEAL EFFORTS

*Employer opposition to health care reform law provisions varies**

Provision	% backing repeal
Ban on flexible spending account reimbursement of over-the-counter drugs not prescribed by a doctor	72%
Reporting health insurance cost on W-2 statements	69%
Capping FSA contributions at \$2,500 a year	64%
Imposing excise tax on costliest health care plans	61%
Requiring employers to offer health insurance vouchers	53%
Financially penalizing employers not offering coverage	50%
Financially penalizing individuals not enrolled in a plan	50%
Covering employees' adult children to age 26	43%
Defining minimum essential benefits	34%
Removing preventive service copayments	32%
Establishing state health insurance exchanges	31%
Banning annual, lifetime dollar limits for essential services	27%

6% of large employers said it is "very likely" that they will drop coverage in 2014 when the new insurance exchanges begin. In addition, 14% of all respondents and 6% of large employers said it was "likely" they would drop coverage. Whether employers drop coverage—which would require them to pay a \$2,000 per full-time employee penalty and, to remain competitive, increase salaries to partially offset employees' premiums for coverage through insurance exchanges—won't be known for a while. But that such a high percentage of employers are considering dropping coverage reflects their fears that the health care reform law will boost costs enough to undermine their economic stability, said Larry Borens, president and CEO of the Chicago-based MBGH. According to Mr. Webber, whether employers drop coverage

will greatly depend on a major unknown: the ability of the yet-to-be established exchanges to offer affordable coverage. Interestingly, employers are most opposed to health care reform provisions that will have little direct effect on their costs. For example, 72% of respondents said they want Congress to repeal a provision, which begins next year, that bars employers from tapping their flexible spending accounts to reimburse themselves for over-the-counter medications not prescribed by a doctor (see chart). Similarly, 64% want to repeal another FSA-related provision, which caps the maximum FSA contribution that employees can

COST CONCERNS

*How much employers think the health care reform law will increase plan costs**

Amount expected	Respondents
No increase	1%
Less than 1%	11%
2% to 5%	42%
6% to 10%	16%
More than 10%	11%
No modeling done	20%

*For employers with more than 500 employees
Source: "Employer Reaction to Health Reform After the November 2010 Elections"
make at \$2,500 a year effective in 2013. Prior to the health care reform law, there was no legal limit on FSA contributions, though employers typically impose annual limits between \$4,000 and \$5,000. "Employers don't like the fed telling them how they can design their plans," Mr. Webber said. Another provision strongly opposed by employers requires them to report the cost of health insurance coverage on employees' 2012 W-2 wage and income statements. Nearly 70% want that provision repealed. Aside from being an administrative headache, employers don't see the relevance of the reporting provision to health reform, Mr. Webber said. On the other hand, opposition is much less when it comes to other health care reform law provisions. For example, only 32% of employers backed repeal of the requirement of fully covering preventive services. Fifty-two percent of employers said the provision should be retained, while 16% said it should be modified in some way. Many employers voluntarily have expanded coverage of preventive services, believing that it will be cost-effective in the longer term if medical conditions are detected before they become more serious and expensive to treat, Mr. Webber said. "Summaries of the survey, 'Employer Reaction to Health Reform After the November 2010 Elections,'" are available at www.mhgh.org. The full survey, which costs \$100, will be available at the end of January. For information, contact Mr. Borens at 312-372-0900, ext. 101 or lborens@mhgh.org.